



SMS Terms & Conditions

By providing your mobile number and opting in, you consent to receive SMS and MMS messages from Yolo Federal Credit Union related to account alerts, servicing updates, payment reminders, appointments, and marketing or promotional communications. Consent is not required to purchase products or services. You are responsible for ensuring Yolo Federal Credit Union has your current mobile phone number and for notifying us immediately if your number changes. Message frequency varies and message/data rates may apply. Your use of SMS services is also subject to Yolo Federal Credit Union's [Website Privacy Policy](#) and [Consumer Privacy Policy](#).

Opting In/Out

Authorized SMS phone numbers: 530-668-2720, 530-668-2714, 530-668-2707

Members may opt-in to receive SMS messages by texting START to 530-668-2720. For marketing messages, members may opt-in through online forms, digital onboarding tools, or other electronic consent methods.

Use the following keywords:

- Text STOP to stop receiving messages
- Text HELP for assistance or call (877) YOLOFCU (965-6328)

To resume messages after opting out, text START to the applicable number or re-enable alerts through Online Banking.

Yolo Federal Credit Union may retain records related to your SMS consent, including your mobile number, opt-in method, and consent timestamp. Consent to receive messages is only for Yolo Federal Credit Union and is not transferable to other organizations.

SMS Communications

- **Member Service Messages**
Account and Loan servicing messages may provide information about application status, account and transaction activity, loan payments, appointments, and other service-related updates. Messages will not include sensitive account information. Some appointment reminders may be sent through a third-party platform using a separate opt-in process.
- **Marketing, Contest & Event Messages**
Marketing messages may include information about products, services, promotions, financial education, contests, and events offered or hosted by Yolo Federal Credit Union. These messages may be sent from an automated system. Message frequency will vary based on your relationship with Yolo Federal Credit Union.
- **Online & Mobile Banking**
SMS alerts are enabled through Online or Mobile Banking settings. These alerts include account activity notifications, card alerts, security notifications, login verification codes, balance alerts, and transaction alerts. Frequency is based on selected preferences.



Messages may be sent outside of normal business hours. Message delivery is not guaranteed. Delivery may be delayed or impacted by wireless carrier availability.

Example Messages:

- Account Alert: Your loan payment is due tomorrow. Reply STOP to opt-out.
- Service Notification: Your account update request has been completed. Reply HELP for assistance.
- Marketing Message: Yolo FCU Promo: Unlock rate discounts on your next loan. Reply STOP to unsubscribe.

Privacy & Data Protection

Mobile opt-in information will not be sold or shared with third parties or affiliates for marketing purposes. Yolo Federal Credit Union may use third party service providers to facilitate message delivery. Some appointment reminders may be managed through third party scheduling platforms. Yolo Federal Credit Union does not purchase mobile phone lists or share SMS consent with unaffiliated organizations.

Yolo Federal Credit Union may update these SMS Terms & Conditions at any time.

Users must be 18 years or older, authorized users of the provided mobile number, and legally permitted to consent to messaging services.

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